

CARVER FEDERAL SAVINGS BANK

	CPP Disbursement Date 01/16/2009	Cert 30394	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$670	\$640	-4.5%		
Loans	\$482	\$383	-20.4%		
Construction & development	\$29	\$5	-83.5%		
Closed-end 1-4 family residential	\$74	\$67	-10.0%		
Home equity	\$1	\$0	-100.0%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	-33.7%		
Commercial & Industrial	\$46	\$34	-27.0%		
Commercial real estate	\$222	\$206	-7.4%		
Unused commitments	\$10	\$23	123.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$43	\$44	3.5%		
Asset-backed securities	\$0	\$15			
Other securities	\$0	\$59			
Cash & balances due	\$113	\$128	13.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$599	\$576	-3.9%		
Deposits	\$494	\$509	3.0%		
Total other borrowings	\$95	\$55	-42.1%		
FHLB advances	\$0	\$55			
Equity					
Equity capital at quarter end	\$69	\$65	-6.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$2	NA		
Performance Ratios					
Tier 1 leverage ratio	10.3%	10.1%	--		
Tier 1 risk based capital ratio	14.8%	16.6%	--		
Total risk based capital ratio	17.1%	19.1%	--		
Return on equity ¹	-1.4%	4.1%	--		
Return on assets ¹	-0.1%	0.4%	--		
Net interest margin ¹	3.3%	3.3%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	20.8%	26.5%	--		
Loss provision to net charge-offs (qtr)	19.7%	-26.2%	--		
Net charge-offs to average loans and leases ¹	0.5%	1.5%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	80.8%	100.0%	0.8%	2.0%	--
Closed-end 1-4 family residential	17.4%	18.3%	0.0%	0.7%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.1%	5.9%	2.2%	0.0%	--
Commercial & Industrial	21.4%	23.0%	0.0%	2.7%	--
Commercial real estate	14.0%	11.6%	0.4%	0.0%	--
Total loans	19.1%	14.2%	0.4%	0.4%	--